

United States Bankruptcy Court

District of Arizona

Case No. 2:10-bk-15356-GBN

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

DAVID A BRIGHTON
3247 E. MAIN, #15
MESA, AZ 85213

Social Security / Individual Taxpayer ID No.:

xxx-xx-0329

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/30/10

George B. Nielsen Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-15356

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 19

Date Rcvd: Aug 30, 2010

The following entities were noticed by first class mail on Sep 01, 2010.

db +DAVID A BRIGHTON, 3247 E. MAIN, #15, MESA, AZ 85213-8696
cr +++RECOVERY MANAGEMENT SYSTEMS CORPORATION, 25 SE 2ND AVE #1120, MIAMI, FL 33131-1605
9273700 ARIZONA DEPT OF ECONOMIC SECURITY, OFFICE OF ACCTS RECEIVABLE & COLLECTIONS, P O BOX 60,
PHOENIX AZ 85001-0060
9237569 +Actioncard, Pob 105555, Atlanta GA 30348-5555
9237572 +Banner Desert Med Center, P.O. Box 18, Phoenix AZ 85001-0018
9237573 +Budget DC Electric, 630 E. Pierce Street, Phoenix AZ 85004-2058
9237574 +Carl T. Hayden VA Medical Center, 650 E. Indian School Rd., Phoenix AZ 85012-1839
9237575 +Collection Service Bureau, 2901 N. 78th Street, Scottsdale AZ 85251-6547
9237576 +Ewing & Ewing Attorneys, P.C., 4050 E. Cotton Center Blvd., Building 2, Suite 26,
Phoenix AZ 85040-8861
9237577 +Lawrence W. DeSanto, MD, 8122 E. Clinton Street, Scottsdale AZ 85260-6566
9237578 +P.i.f. Inc, Po Box 43228, Phoenix AZ 85080-3228
9237580 +SW General Inc., PO Box 53569, Phoenix AZ 85072-3569
9237579 +SW General Inc., PO Box 1883, Scottsdale AZ 85252-1883
9237581 +Us Bk Rms Cc, 101 5th St E Ste A, Saint Paul MN 55101-1860

The following entities were noticed by electronic transmission on Aug 30, 2010.

tr EDI: FSWMANERA.COM Aug 30 2010 20:28:00 S. WILLIAM MANERA, P.O. BOX 44350,
PHOENIX, AZ 85064-4350
smg EDI: AZDEPREV.COM Aug 30 2010 20:33:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
9237570 +EDI: BECKLEE.COM Aug 30 2010 20:28:00 American Express, c/o Becket and Lee LLP,
Po Box 3001, Malvern PA 19355-0701
9394101 EDI: RECOVERYCORP.COM Aug 30 2010 20:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
9237582 +EDI: WFFC.COM Aug 30 2010 20:28:00 Wells Fargo Card Ser, Po Box 5058,
Portland OR 97208-5058

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9237571 ###Bank of America, Attn: Bankruptcy Dept NC4-105-03-72, Po Box 22002,
Greensboro NC 27420-2002

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2010

Signature:

